

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Edward Banda  
Doralinda Banda  
Debtor(s)

Case No. 09 B 10217

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/25/2009.
- 2) The plan was confirmed on 05/28/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 08/27/2009.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Completed on 11/12/2013.
- 6) Number of months from filing to last payment: 56.
- 7) Number of months case was pending: 58.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$6,719.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$39,802.54
Less amount refunded to debtor	\$1,043.35

**NET RECEIPTS:** **\$38,759.19**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,967.25
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$1,967.25**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Bank Of America	Unsecured	1,512.00	NA	NA	0.00	0.00
Cook County Treasurer	Secured	0.00	NA	NA	0.00	0.00
Credit Guard Of America	Unsecured	0.00	NA	NA	0.00	0.00
East Bay Funding	Unsecured	908.00	908.79	908.79	908.79	0.00
East Bay Funding	Unsecured	292.00	292.72	292.72	292.72	0.00
East Bay Funding	Unsecured	305.00	375.19	375.19	375.19	0.00
ECast Settlement Corp	Unsecured	967.00	1,140.00	1,140.00	1,140.00	0.00
ECast Settlement Corp	Unsecured	612.00	647.81	647.81	647.81	0.00
ECast Settlement Corp	Unsecured	NA	967.23	967.23	967.23	0.00
Jefferson Capital Systems LLC	Unsecured	6,051.00	6,387.83	6,387.83	6,387.83	0.00
M & T Mortgage Corporation	Secured	81,157.39	9,087.39	9,087.39	9,087.39	0.00
M & T Mortgage Corporation	Secured	81,157.39	72,070.12	72,070.12	0.00	0.00
Midland Credit Management	Unsecured	429.00	434.72	434.72	434.72	0.00
Midland Credit Management	Unsecured	1,394.00	622.95	622.95	622.95	0.00
Midland Credit Management	Unsecured	614.00	NA	NA	0.00	0.00
Portfolio Recovery Associates	Unsecured	3,496.00	3,940.15	3,940.15	3,940.15	0.00
Portfolio Recovery Associates	Unsecured	1,972.00	2,306.30	2,306.30	2,306.30	0.00
Quantum3 Group	Unsecured	285.00	287.31	287.31	287.31	0.00
Quantum3 Group	Unsecured	505.00	509.37	509.37	509.37	0.00
Real Time Resolutions	Secured	61,445.70	58,981.34	58,981.34	0.00	0.00
Real Time Resolutions	Secured	61,445.70	2,119.70	2,119.70	2,119.70	0.00
Resurgent Capital Services	Unsecured	900.00	842.34	842.34	842.34	0.00
Thd/Cbsd	Unsecured	3,575.00	NA	NA	0.00	0.00
United Guaranty	Unsecured	6,146.00	5,922.14	5,922.14	5,922.14	0.00
Washington Mutual Providian	Unsecured	1,018.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$131,051.46	\$0.00	\$0.00
Mortgage Arrearage	\$11,207.09	\$11,207.09	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$142,258.55</b>	<b>\$11,207.09</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$25,584.85</b>	<b>\$25,584.85</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$1,967.25</u>
Disbursements to Creditors	<u>\$36,791.94</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$38,759.19</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/31/2014

By: /s/ Marilyn O. Marshall

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.